

From: Mary S. Scott

Sent: Saturday, April 08, 2006 3:28 PM

To: Public Hearing

Subject: Bank of Wal-Mart

Dear Chairman Gruenberg,

I am very concerned with the "monopoly" that Wal-Mart has had over business in our communities.

My concern is that no one place should have so much power as to undermine the small businesses that are already here.

Fairness demands that unchecked growth be discouraged; no one corporation should have so much power.

Above all, the large corporations should not have the loopholes that so many of them enjoy, but should be held to the same rules, regulations and code of ethics that are expected of every business.

This is capitalism at it's worst.